Bill Pay - Frequently Asked Questions

Payees

What is a payee?

A payee is the issuer of a bill that is due to be paid by you.

How do I add a payee?

Clicking "add payee" at the top of the payments page will walk you through a one time, step-by-step setup process to gather key information used to send your payments.

What are payee categories?

Categories allow you to group your payees for customized listings, whether you're scheduling payments, viewing pending transactions or researching your transaction history. You can manage your categories under My Account and assign a payee to a category when adding or editing them.

Payments

How do I set-up a person-to-person payment?

When adding payee, choose the "pay an individual" option. Whether you have their deposit account information or not, there are options readily available to send your payment.

Can I make payments on a holiday or weekend?

No. Holidays and weekends are designated as ineligible for payment processing and will affect the dates available to select when scheduling your payments.

How do I set up recurring payments?

To set up a recurring payment, click the "make it recurring" link located in the "Action" column of your payee on the payment page. Enter the amount; select the pay from account and the frequency you want your payments to be automatically scheduled.

Is there a cutoff date for editing or stopping a payment?

Yes. You may edit or stop a payment prior to 4:00 PM EST on the date the payment is scheduled to process.

<u>ebills</u>

What is an eBill?

eBills present due dates and amounts from your billing statement to alert you when it's time to schedule payments.

How do I set up an eBill?

Your payee must have a website available to view your bill online to be eligible for eBills. If your payee is eligible for eBills in bill pay you will need to provide the credentials to access the bill information for that payee.

How does autopay work?

Autopay will schedule a payment for you when your new eBill arrives based on your preferences.

Rush Payments

What is a rush payment?

A rush payment can be used to send a payment to be delivered the next day or two days from the scheduled date. Fees will apply.

How do I rush a payment?

If you have a bill that's too close for comfort to the due date, you can use the "Rush Delivery" link to select a guaranteed delivery option.

Can I track a rush payment?

Yes. If you choose an option that includes UPS tracking, you can monitor the delivery of the payment in transaction history when you view the details.

Transfers

What are transfers?

Transfers are electronic transactions that move money from one deposit account to another.

Can I transfer funds to accounts at another financial institution?

Yes. Click 'Add Account' under Transfers to begin the account setup process. Once the setup process is complete, you can schedule transactions to move funds from your financial institution to an account at another financial institution.